

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Arturo Bobea  
 Debtor

Case No. 18-11270-ref  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Lisa  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 35

Date Rcvd: Apr 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 11, 2018.

db +Arturo Bobea, 2205 Fairview St., Reading, PA 19609-1781  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14086634 +Allstate, 2038 Penn Avenue, Reading, PA 19609-2057  
 14086635 +American Water, P.O. Box 371412, Pittsburgh, PA 15250-7412  
 14086636 +Berks Center for Digestive Health, P.O. Box 1056, Blue Bell, PA 19422-0287  
 14086638 +Comcast, 2777 Papermill Road, Reading, PA 19610-3329  
 14086639 +Compel Fitness, 25935 Detroit Road #336, Westlake, OH 44145-2452  
 14086641 +Direct TV, P.O. Box 5014, Carol Stream, IL 60197-5014  
 14086643 +Golds Gym, 1119 Bern Road, Reading, PA 19610-2060  
 14086644 +New York City Funding, 146 South Liberty Dr #115, Stony Point, NY 10980-2452  
 14086645 +Office Space Rental, 134 North 5th Street, Reading, PA 19601-3431  
 14086647 +PPL Electric, 501 North Reading Road, Ephrata, PA 17522-9690  
 14086646 +Patient First, 2600 Papermill Road, Reading, PA 19610-3362  
 14086649 +Progressive Insurance, 6300 Wilson Mills Road, Cleveland, OH 44143-2182  
 14077796 +Quicken Loans Inc., c/o KML LAW GROUP, P.C., 701 Market St. Suite 5000,  
 Philadelphia, PA 19106-1541  
 14086651 Reading Hospital, 420 South Avenue, Reading, PA 19611  
 14086653 +Riverfront Credit Union, 430 South 4th Street, Reading, PA 19602-2698  
 14086654 +Sping Township, 2850 Windmill Road, Reading, PA 19608-1668  
 14086655 Wells Fargo, 420 Montgomery Street, Van Nuys, CA 91404  
 14086656 +West Reading Radiology, NTL Recovery Agency, 2491 Paxton Street,  
 Harrisburg, PA 17111-1036

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: NOIJTB@juno.com Apr 10 2018 01:48:24 JOSEPH T. BAMBRICK, JR.,  
 Joseph T. Bambrick Jr. Esq., 529 Reading Avenue, Suite K, West Reading, PA 19611  
 tr +EDI: QLEFELDMAN.COM Apr 10 2018 05:43:00 LYNN E. FELDMAN, Feldman Law Offices PC,  
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 10 2018 01:48:38  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 10 2018 01:48:49 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 ust +E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Apr 10 2018 01:48:43 United States Trustee,  
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405  
 14086637 +EDI: CAPITALONE.COM Apr 10 2018 05:43:00 Capital One Bank, P.O. Box 71083,  
 Charlotte, NC 28272-1083  
 14086640 +E-mail/Text: csdlclientservices@cboflanc.com Apr 10 2018 01:48:59  
 Credit Bureau of Lancaster City, P.O. Box 1271, Lancaster, PA 17608-1271  
 14086642 +EDI: DCI.COM Apr 10 2018 05:43:00 Diversified Consultants, 10550 Deerwood Park Blvd,  
 Jacksonville, FL 32256-2805  
 14086648 +EDI: AMINFOFP.COM Apr 10 2018 05:43:00 Premiere Bank, P.O. Box 5524,  
 Sioux Falls, SD 57117-5524  
 14086650 +E-mail/Text: bankruptcyteam@quickenloans.com Apr 10 2018 01:48:48 Quicken Loans,  
 1050 Woodwind Avenue, Detroit, MI 48226-1906  
 14086652 +E-mail/Text: colleen.atkinson@rmscollect.com Apr 10 2018 01:49:05 Receivables Management,  
 P.O. Box 17305, Richmond, VA 23226-7305

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14086657 West Wyo Services LLC

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 11, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-4

User: Lisa  
Form ID: 309A

Page 2 of 2  
Total Noticed: 35

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 9, 2018 at the address(es) listed below:

JOSEPH T. BAMBRICK, JR. on behalf of Debtor Arturo Bobea NO1JTB@juno.com  
KEVIN G. MCDONALD on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com  
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.epiqsystems.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<b>Arturo Bobea</b>	Social Security number or ITIN	<b>xxx-xx-5930</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed for chapter	<b>7 2/27/18</b>
Case number:	<b>18-11270-ref</b>		

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Arturo Bobea	
2. All other names used in the last 8 years		
3. Address	2205 Fairview St. Reading, PA 19609	
4. Debtor's attorney Name and address	JOSEPH T. BAMBRICK JR. Joseph T. Bambrick Jr. Esq. 529 Reading Avenue, Suite K West Reading, PA 19611	Contact phone (610) 372-6400 Email: <a href="mailto:NO1JTB@juno.com">NO1JTB@juno.com</a>
5. Bankruptcy trustee Name and address	LYNN E. FELDMAN Feldman Law Offices PC 221 N. Cedar Crest Blvd. Allentown, PA 18104	Contact phone (610) 530-9285 Email: <a href="mailto:trustee.feldman@rcn.com">trustee.feldman@rcn.com</a>

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Office Hours: <u>Philadelphia Office</u> <u>-- 8:30 A.M. to 5:00 P.M Reading</u> <u>Office -- 8:00 A.M. to 4:30 P.M.</u>  Contact phone (610)2085040  Date: 4/9/18
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>May 7, 2018 at 01:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>544 Court Street, Reading, PA 19601</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 7/6/18</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	